

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

Form E: Joint Status Report
THREE PAGE DOCUMENT

In re:

Wanda L. Grant

-x

BK No. 23-10061-DF

Debtor : Chapter 13

-x

JOINT LOSS MITIGATION STATUS REPORT

Date: June 27, 2023

The Debtor requested loss mitigation as to the Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust, serviced by Selene Finance LLC mortgage on the real property located at 107-111 Donelson Street, Providence, RI 02908 (mailing: 111 Donelson St, Providence, RI 02908) on February 7, 2023 with Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust (the “Creditor”).

The Court entered a loss mitigation order on: 2/27/2023.

The Creditor filed its contact information on _____.

The Debtor submitted a loan modification application to the Creditor on 3/6/2023.

~~If this is a Chapter 7 case, the Debtor(s) have filed the financial management course certificate with the Court on _____, or if not yet due, will file the certificate with the Court by the due date of _____.~~

Current Status

Please complete one:

The most recent status hearing was held on not yet held.

The parties filed a proposed Consent Order (Form F) on 5/30/2023 which the Court entered in lieu of holding a status hearing.

Actions Required:

The Court, by post-hearing Order or entry of the parties’ proposed Consent Order (Form F), required the following actions to be completed by the parties by the dates noted:

Creditor to provide Debtor’s Counsel with a final decision on loan modification

Did the Debtor(s) comply with all ordered deadlines? n/a If No, provide a full explanation of why the deadlines were not met.

Did the Creditor comply with all ordered deadlines? yes If No, provide a full explanation of why the deadlines were not met

Creditor issued a loan modification denial letter on 6/13/23

Outstanding Document Request:

The following documents requested by Lender will be submitted by the Debtor(s) to the Creditor by N/A:

Creditor issued a Denial Letter on 6/13/23 (which did not include the numbers used in determining the denial)

Expected Completion of Loss Mitigation – If Trial Plan or Loan Modification Agreed To

Please indicate as applicable:

~~The Debtor(s) is/are currently participating in a trial payment plan period with the final trial payment scheduled to be paid on _____; OR~~

~~The parties have agreed to a permanent or temporary loan modification. _____~~

~~If a Chapter 7 case and the parties have agreed to a permanent or temporary loan modification:~~

~~The parties agree that loss mitigation can terminate as successfully completed and will file Form D by _____; or~~

~~_____ is the date by which loss mitigation can terminate as successfully completed and the parties will file Form D by _____.~~

If the case is pending under Chapter 13 and a loan modification has been agreed to, the parties agree to file a Motion to Approve Loan Modification by n/a, and upon approval of such motion, the parties will file Form D and loss mitigation can terminate as successfully completed.

Consent Order

The parties attached¹ a proposed Consent Order (Form F) setting forth agreed deadlines for further action by the parties to accompany this Status Report.

Debtor(s)
By counsel:

/s/ Michael Zabelin
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Creditor
By counsel:

/s/ Erika L. Vogel
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¹ When filing the Status Report and proposed Consent Order in ECF, Form F should be filed as an attachment to Form E using the event Loss Mitigation Status Report [located under Bankruptcy>Loss Mitigation menu].